

Financial Institutions Loan Reviews

BIK & CO, LLP
Certified Public Accountants

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Loan Reviews

BIK & CO has been serving financial institutions since 1974. Our professionals will help control risk by evaluating and grading your commercial and large residential loan portfolios. We start by:

- Discussing Your Goals For The Loan Review
- Learning Your Loan Policies
- Understanding How The Portfolios Have Been Operating

We provide an independent portfolio valuation and practical recommendations. Past history, loss experience, past due situations, and watch list borrowers are examples of some of the factors we review during the process.

Our loan reviews are based on benchmark industry standards customized to fit your institution's specific needs. Our loan review professional provides a banker's perspective that comes from exclusively working over thirty years in financial institutions. He possesses the experience required to provide the proper grading assessment.

Pricing on our loan review engagements vary based on the size of the loan portfolio and the agreed upon sample size management wishes to review. Our industry experience combined with our disciplined and efficient approach based on our audit background provides value priced services.



Financial Institution Service Details

- Internal Audit
- Loan Reviews
- Collateral Verification
- Agreed Upon Procedures
- Internal Control Reviews
- Sarbanes-Oxley Testing & Key Control Documentation
- Bank Policies
- Surprise Cash Counts
- Branch Operations Review
- Due Diligence (borrower financial statements, acquisitions & mergers)



Wearing the hat for you.

www.BIKfinancial.com

BIK & CO Profile

Timely delivery of high-quality audit, tax, accounting and advisory services.

- Audits & Reviews
- Internal Controls
- Fraud & Forensic Services
- Management Reports
- Tax Planning & Reporting
- Estates & Trusts
- Accounting
- Budgets & Forecasts
- Outsourced Controller | CFO
- Business Consulting
- Valuations